

What we claim is:

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1. A method for providing a comparative listing of providers of an item, said method comprising the steps of:
- requesting a term of offer related to said item;
- obtaining said requested term of offer for said item from at least one product/service provider;
- 10 adjusting, in response to obtaining said requested term of offer for said item, a second term of offer for said item from a host provider; and
- 15 presenting said requested term of offer for said item obtained from said at least one product/service provider and said adjusted requested term of offer from said host provider to a data requestor device over a communications link.
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2. The method of claim 1, wherein said step of requesting said term of offer for said item is in response to a user initiated request.
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3. The method of claim 1, wherein said step of requesting said term of offer is enabled by said data requestor device.
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4. The method of claim 3 wherein said data requestor device is selected from the group consisting of a bar code scanner, a portable processor, a wireless telecommunication device, a computer, an information appliance, and a hand-held computing device.

5. The method of claim 1, wherein said communications link comprises a network of computers.

6. The method of claim 5, wherein said network of computers is the Internet.

7. The method of claim 1, wherein said step of requesting said term of offer for said item is selected from the group consisting of requesting the price of said item, requesting the delivery charge of said item, requesting the description of said item, requesting the finance charge of said item, requesting the delivery schedule of said item, and requesting data pertaining to the quality of said item.

8. The method of claim 1, wherein said step of obtaining said requested term of offer from said at least one product/service provider includes obtaining said requested term of offer from a database managed by said at least one product/service provider.

9. The method of claim 1, wherein said step of obtaining said requested term of offer from said at least one product/service provider includes obtaining said requested term from a database managed by said host provider or by way of a system controlled by said host provider.

10. The method of claim 1, wherein said step of adjusting said second term of offer for said item comprises determining if said host provider itself offers said item.

11. The method of claim 1, wherein said step of adjusting said second of offer for said item comprises determining if said host provider can obtain said item from another provider of said item.

12. The method of claim 1, wherein said step of adjusting
 said second term of offer of said item comprises varying
 said second term of offer of said item to include a minimum
 price margin for said host provider.

13. The method of claim 1, wherein said step of adjusting the
 term of offer for said item from said host provider
 comprises varying the terms of offer of said item based on a
 pricing model.

14. The method of claim 13, wherein said pricing model
 includes varying said second term of offer of said item
 based on said term of offer as obtained from said at least
 one product/service provider.

15. The method of claim 13, wherein said pricing model
 includes varying said second term of offer of said item
 based on a propensity of a user to purchase said item.

16. A system for providing a comparative listing of providers
 of an item over a communication link by a host provider,
 comprising:

a data requestor device for requesting a term of an offer
 related to said item, and presenting said requested term
 of offer for said item;

a product/service provider interface for providing an
 interface to at least one product/service provider that
 provides the term of offer for said item ;

a host provider for providing a second term of offer for
 said item; and

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23. The system of claim 16, wherein said term of offer is obtained from a database managed by said host provider.
24. The system of claim 16, wherein said adjusting means determines if said host provider offers said item.
25. The system of claim 16, wherein said adjusting means determines if said host provider can obtain said item from a provider of said item.
26. The system of claim 16, wherein said adjusting means varies the term of offer of said item to include a minimum price margin for said host provider.
27. The system of claim 16, wherein said adjusting means varies the term of offer of said item from said host provider based on a pricing model.
28. The system of claim 27, wherein said pricing model includes varying said term of offer of said item based on said term of offer as obtained from said product/service provider.
29. The system of claim 27, wherein said pricing model includes varying said second term of offer of said item based on a propensity of a user to purchase said item.